



City of Fredericksburg Business Development Toolkit

The Fredericksburg region is a wonderful place to live, to visit, or to operate a business. As opportunities become increasingly available within the Fredericksburg region, various forms of assistance are necessary for stimulating business growth and development. This toolkit is meant to enhance your business operation by providing a facilitated source for a variety of business needs. This should allow you, the business operator, more focused time and energy for planning, running and growing your business.

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 - 2. Satisfying Federal & State Requirements**
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 - 4. Securing Financing**
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DIRECTORY OF CITY DEPARTMENTS



STEP ①

DEVELOPING YOUR BUSINESS PLAN

The business plan is the essential road map use to chart your path to success. To maximize your financing opportunities and outline your process for business growth, you will need a business plan.

Resource Agencies

- 1.1 Rappahannock Region Small Business Development Center
Developing your business plan
 - 1.2 Fredericksburg Regional Alliance
Site Selection
 - 1.3 City of Fredericksburg, Department of Tourism and Business Development
Navigating the local start-up process
 - 1.4 Virginia Department of Business Assistance
Navigating the state start-up process
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1.1 Rappahannock Region Small Business Development Center

The Rappahannock Region Small Business Development Center (RRSBDC) serves as a resource center to the small business community. The purpose of the RRSBDC is to provide recommendations and assistance to small businesses through confidential consultations that cover the following services:

Consulting

- Long-and short-term business planning
- Selecting a business structure (sole proprietorship, partnership, or corporation)
- Financing a new or existing small business operation
- Accounting and bookkeeping
- Demographics
- Marketing a product or service
- Personnel issues (hiring employees, policies and procedures, tax requirements, etc.)
- Purchase or sale of a business
- Exporting, regulatory compliance
- Business plan development
- Financial statements

Counseling sessions are free of charge and by appointment only.



Business Owner Training

The RRSBDC offers seminars, training programs, and workshops that are developed to prepare new and existing small business owners to start, expand or improve management operations. Instructors for some of the programs are area business leaders who lend their advice and expertise regarding current and local small business concerns.

The following list represents some of the training that is available through the RRSBDC Office:

- First Steps to Starting a Business
http://cgps.umw.edu/sbdc/2004_Schedule.htm
- NxLevel Training Program
<http://cgps.umw.edu/sbdc/nxleveltraining.htm>
- QuickBooks
<http://cgps.umw.edu/sbdc/quickbooks.htm>
- Guerrilla Marketing to the Government
<http://cgps.umw.edu/sbdc/Guerilla-Marketing-Wkshp.htm>
- Business Banking: An Inside View
<http://cgps.umw.edu/sbdc/Business-Banking-Class.htm>
- Selling Strategies for Entrepreneurs
<http://cgps.umw.edu/sbdc/Selling-Strategies.htm>

Resources that are available through RRSBDC

The RRSBDC resource center contains reference books, brochures, articles, and videotapes, as well as having access to national databases and web resources. The Center can also assist small businesses in seeking the names, addresses, and telephone numbers of other outside resources such as government agencies, manufacturers, publishers, and trade associations.

For more information about RRSBDC call or write:

Rappahannock Region Small Business Development Center (RRSBDC)/Fredericksburg



Brian J. Baker, *Director*
Office of Fredericksburg and Warsaw
College of Graduate and Professional Studies

121 University Boulevard
Fredericksburg, VA 22406
Tel: (540) 286-8060
Fax: (540) 286-8042

Office Hours: Monday-Friday 8:00 a.m. – 12:00 Noon
Reopens 1:00 p.m. - 5:00 p.m.

E-Mail: rrsbdc@mw.edu
Website: <http://cgps.umw.edu/sbdc/>

1.2. Fredericksburg Regional Alliance (FRA)

Fredericksburg Regional Alliance (FRA) is a regional economic development organization that promotes and assists existing businesses and industries and helps to aggressively market the Fredericksburg Region as a preferred business location. The Alliance, which receives both public and private funding, works in close partnership with the City of Fredericksburg and the Counties of Caroline, King George, Spotsylvania and Stafford, serving as a one-stop center for comprehensive business, economic and demographic information.

The FRA can assist businesses during any stage of the site selection process and serve as a continuous resource after the business locates in the region. The FRA can provide a wide range of assistance, including, but not limited to: site selection and visits, regional demographic and economic information and putting businesses in touch with the appropriate local decision maker. The FRA's primary goal is to assist local and potential new businesses with their individual needs in as timely a manner as possible. Information, including an on-line sites and buildings database, can be found at www.fra-yes.org.



Fredericksburg Regional Alliance

Gene Bailey, President
P.O. Box 119
Fredericksburg, VA 22404

2300 Fall Hill Avenue, Suite 270
Fredericksburg, VA 22401
Tel: (540) 361-7373 or (866) 876-0971
Fax: (540) 361-7372

Office Hours: Monday-Friday 8:00 a.m. - 5:30 p.m.

E-Mail: gbailey@fra-yes.org
Website: www.fraves.org

1.3. City of Fredericksburg, Department of Tourism and Business Development

City of Fredericksburg, Department of Tourism and Business Development works to create a positive business climate for the City of Fredericksburg and to provide a single point of contact for business expansion needs. The department supplies a comprehensive collection of services and information, including: demographic and quality of life information, community tours, site, building, and office space availability within the city, and general assistance requested through business inquiries. The Department of Tourism and Business Development will work with your business to outline the steps needed for development success as specified within this toolkit. For assistance, please call or write:



City of Fredericksburg, Dept. of Tourism and Business Development

David C. Holder, Director
706 Caroline Street
Fredericksburg, VA 22401

Tel: (540) 372-1216 or (800) 260-3646
Fax: (540) 372-6587

Office Hours: Monday-Friday 8:15 a.m. - 4:30 p.m.

E-Mail: dholder@fredericksburgva.gov
Website: www.fredericksburgva.gov



1.4. Virginia Department of Business Assistance

Virginia Department of Business Assistance provides access to capital, access to workforce training, and access to markets by direct business assistance and products to ensure business prosperity in the Commonwealth of Virginia. To ask any business question of the Department of Virginia Business Assistance, call the VA Business Information Center toll free 1-866-248-8814 or e-mail vbic@dba.virginia.gov.



Virginia Department of Business Assistance

David W. Fuller, Business Services Manager
707 East Main Street, Suite 300
Richmond, VA 23218-0446

Tel: (804) 371-8131
Fax: (804) 371-2142

Office Hours: Monday-Friday 8:15 a.m. - 4:30 p.m.

E-Mail: dfuller@dba.state.va.us
Website: www.dba.state.va.us



STEP 2

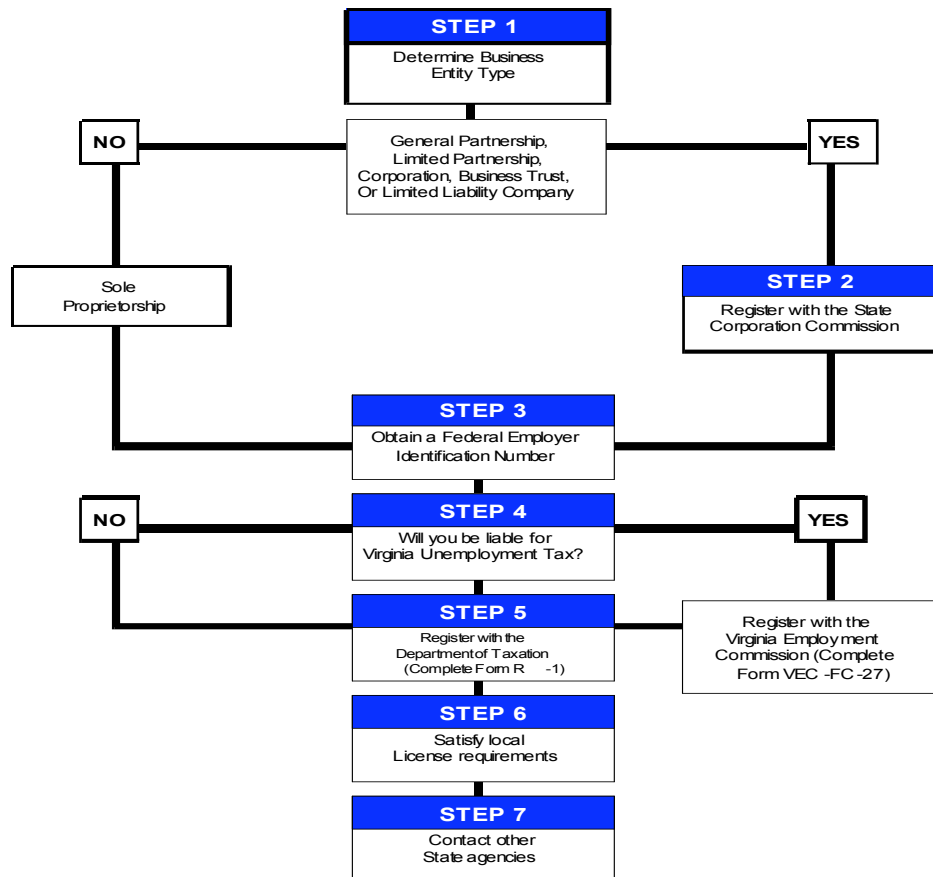
SATISFYING FEDERAL & STATE REGISTRATION REQUIREMENTS

Once your business plan is nearing completion, the process of gathering governmental permits and business licenses begins. A decision must be made on corporate status, a federal and state registration obtained, and taxation documents submitted.

Process for **Registering A Business In Virginia**

There are several steps needed for **satisfying federal & state registration requirements**. They are as follows:

REGISTRATION PROCESS



(Source: Commonwealth of Virginia: Business Registration Guide, 7th Edition 2004).



Resource Agencies

- 2.1 Virginia State Corporation Commission
Filing Business Entity Type, Contacting other state agencies
 - 2.2 Clerk of the Circuit Court, City of Fredericksburg
Filing Assumed or Fictitious Name
 - 2.3 Internal Revenue Service (IRS)
Obtaining Federal Employer Identification Number
 - 2.4 Virginia Employment Commission
Unemployment Tax Registration
 - 2.5 VA Department of Taxation
Determination of Applicable State Taxes
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2.1 Virginia State Corporation Commission

State and local registration will vary depending on the business entity type. You must first determine your business entity type. With the exception of the Sole Proprietorship, every business entity type must first register with the Virginia State Corporation Commission before beginning its operations. The most common types of business entities are:

Sole Proprietorship

A sole proprietorship is an unincorporated business that is owned and operated by one person. This person receives all the profits and is personally liable for all the losses. A sole proprietorship does not need to file with the State Corporation Commission or the Office of the Clerk of the Circuit Court.

General Partnership

A general partnership (sometimes simply referred to as “a partnership”) is an association of two or more persons who join together to carry on a business for profit. Each partner contributes money, property, labor and/or skills, and agrees to share in the profits or losses of the business. A *Statement of Partnership Authority (Form UPA-93)* must be filed with the Virginia State Corporation Commission, download from www.state.va.us/scc/division/clk/index.htm.

Limited Partnership

A limited partnership is a partnership formed by two or more persons and having at least one general partner and one limited partner. General partners retain control over the management of the limited partnership and are liable for all debts. Limited partners invest money or property in the business and are entitled to share in the profits. The limited partners' liability is limited to the extent of their investment. A Virginia limited partnership is created by filing a *Certificate of Limited Partnership (Form LPA-73.11)* with the State Corporation Commission, download from www.state.va.us/scc/division/clk/index.htm.



Foreign Limited Partnership

A limited partnership created under the laws of another state, country or jurisdiction is called a foreign limited partnership. It must register with the State Corporation Commission before it transacts business in Virginia by filing an *Application for Registration of Foreign Limited Partnership* (Form LPA-73.5, download from www.state.va.us/scc/division/clk/index.htm).

Corporation

A corporation is an entity with a legal existence apart from its owners. Corporations must comply with federal laws and with laws in each state where business is conducted. Under Virginia corporate law, corporations are classified as stock or nonstock and domestic or foreign.

A **stock corporation** is authorized to issue shares of stock to raise capital and usually is organized for profit. *Articles of Incorporation* (Form SCC619) must be filed with the State Corporation Commission, download from www.state.va.us/scc/division/clk/index.htm.

A **nonstock corporation** is not authorized to issue shares of stock and usually is organized for purposes other than to make a profit. *Articles of Incorporation* (Form SCC819) must be filed with the State Corporation Commission, download from www.state.va.us/scc/division/clk/index.htm.

A **professional corporation** is one type of a corporation which may be organized and authorized to do business in Virginia. It consists of a group of people authorized to perform certain professional services in the corporate form. Virginia law limits such services to the personal services rendered by the following: pharmacists, optometrists, physical therapists, physical therapist assistants, practitioners of the healing arts, nurse practitioners, practitioners of the behavioral science professions, veterinarians, surgeons, dentists, architects, professional engineers, land surveyors, certified landscape architects, certified interior designers, public accountants, certified public accountants, attorneys-at-law, insurance consultants, audiologists or speech pathologists, and clinical nurse specialists. *Articles of Incorporation* (Form SCC544) must be filed with the State Corporation Commission, download from www.state.va.us/scc/division/clk/index.htm.

A **domestic corporation** is a stock or nonstock corporation created under Virginia law.

A **foreign corporation** is a stock or nonstock corporation created under the laws of another state, country or jurisdiction. *Application for a Certificate of Authority to Transact Business in Virginia* (Form SCC 759/921) must be filed with the State Corporation Commission, download from www.state.va.us/scc/division/clk/index.htm.

Every corporation must first register with the State Corporation Commission before beginning its operations.

Business Trust

A **business trust** is an unincorporated business, trust or association governed by a governing instrument that provides for the property or activities of the business trust to be owned, managed or carried on by at least one trustee for the benefit of at least one



beneficial owner. It is a separate legal entity whose beneficial owners are normally entitled to the same limitation of personal liability as are shareholders of a Virginia stock corporation. *Articles of Trust (Form BTA-1212) must be filed with the State Corporation Commission, download from www.state.va.us/scc/division/clk/index.htm.*

A domestic business trust is created under Virginia law. A foreign business trust is created under the laws of another state, country or jurisdiction. *Application for Registration as a Foreign Business Trust (Form BTA-1242) must be filed with the State Corporation Commission, download from www.state.va.us/scc/division/clk/index.htm.*

Every corporation must first register with the State Corporation Commission before beginning its operations.

Limited Liability Company

A **limited liability company** is an unincorporated association usually having one or more members. It is a separate legal entity that limits the personal liability of all owners. Internal Revenue Service regulations allow a limited liability company to choose whether to be taxed as a corporation or as a partnership.

A **professional limited liability company** is organized to perform a professional service in the LLC form. The personal services authorized to be performed are the same as those listed under the professional corporation category. *Articles of Organization for a Professional Limited Liability Company (Form LLC-1103) must be filed with the State Corporation Commission, download from www.state.va.us/scc/division/clk/index.htm.*

A domestic limited liability company is created under Virginia Law. A foreign limited liability company is created under the laws of another state, country or jurisdiction. *Application for Registration as a Foreign Limited Liability Company (Form LLC-1052) must be filed with the State Corporation Commission, download from www.state.va.us/scc/division/clk/index.htm.*

With the exception of the Sole Proprietorship, every business entity type must first register with the Virginia State Corporation Commission before beginning its operations. Information on additional state agencies, may also be obtained from the SCC:



Virginia State Corporation Commission (SCC)

Clerk's Office
P.O. Box 1197
Richmond, VA 23218

Location: 1300 East Main Street
Richmond, VA 23198

Tel: (804) 371-9733 or (866) 722-2551

Office Hours: Monday-Friday 8:15 a.m. – 5:00 p.m.

Website: www.state.va.us/scc



2.2 Clerk of the Circuit Court, City of Fredericksburg

If business is conducted in Virginia under a name other than the legal business name, an assumed or fictitious name certificate must be filed in the Office of the Clerk of the Circuit Court in the City of Fredericksburg. Certificates will be issued upon payment of a \$10.00 filing fee. To register a trade name in the City of Fredericksburg, please contact:

Clerk of Circuit Court, City of Fredericksburg



Sharron Mitchell
P.O. Box 359
Fredericksburg, VA 22404

Location: 815 Princess Anne Street
Fredericksburg, VA 22401

Tel: (540) 372-1066
Fax: (540) 540-310-0637

Office Hours: Monday-Friday 8:00 a.m. – 4:00 p.m.

Email: smitchell@fredericksburgva.gov
Website: www.courts.state.va.us

2.3 Internal Revenue Service (IRS)

Obtaining a Federal Employer Identification Number

The Federal Employer Identification Number (EIN) is often used by state agencies as a means of cross-referencing businesses. The State of Virginia strongly encourages all business entities to acquire and use a federal EIN. You are required by law to obtain a federal EIN if you meet one or more of the following conditions:

- You are a sole proprietor with at least one employee or a Keogh Plan.
- Your business is a general partnership or a limited partnership.
- Your business is a corporation.
- Your business is a limited liability company.
- You are a new owner of an existing business which is required to use a federal EIN. (The Federal EIN of a former owner cannot be used.)
- You change your form of business from a sole proprietor to a partnership or a corporation. The partnership or corporation must obtain its own federal EIN.
- Certain nonprofit organizations (churches, clubs, etc.) estates, and trusts are required to obtain a federal EIN. Contact the Internal Revenue Service to determine if you are required to obtain a federal EIN.

You can apply for an employer identification number on-line at the Internal Revenue Service's Internet site: www.irs.gov

2.4 Virginia Employment Commission

Determine if you will be liable for Virginia Unemployment Tax


Your business is subject to Virginia unemployment tax if one or more of the following conditions are met:

- Your business has at least one employee (ten for agricultural businesses) for some portion of any day, in each of 20 different weeks in a calendar year.
- Your business has \$1,500 in total gross quarterly payroll (\$20,000 agricultural business or \$1,000 for domestic labor) in any calendar quarter.
- Your business has acquired a business subject to the tax.
- Your business is subject to the Federal unemployment tax.
- Your business is a governmental operation or political subdivision.
- Your business is a nonprofit organization and has four or more employees for some portion of a day during any 20 different weeks in a calendar year in Virginia.

Registration requirements for the Virginia Employment Commission

If your business is subject to Virginia unemployment tax based on the above criteria, then you need to complete the Virginia Employment Commission Report to **Determine Liability for State Unemployment Tax (Form VEC-FC-27)**. You can download the latest version of this form via the Internet from the Virginia Employment Commission's web site at www.vec.state.va.us, under Employee Services, or click on the "ireg" button at this website and apply electronically.

If you have any questions about registering, and to submit forms to the Employment Commission, please contact:



VaEmploy.Com
Virginia Employment Commission

Virginia Employment Commission

P.O. Box 1358
Richmond, VA 23218-1358

Location: 703 East Main Street
Richmond, VA 23219

Questions may be directed to the Employer Supervisor
at (804) 786-7159 or faxed to (804) 786-5890.



2.5 Virginia Department of Taxation

A company doing business in Virginia must register with the Department of Taxation for all taxes which may apply to operation of the business.

To register with the Department of Taxation, you must complete a Combined Registration Application Form (Form R-1) and mail to Department of Taxation, Registration Unit, P.O. Box 1114, Richmond, VA 23218-1114.

You may register online by using iReg for Businesses on www.tax.state.va.us or with the Virginia Employment Commission (VEC).

iReg

The Virginia Department of Taxation makes it easy for new businesses to register online through iReg for both a new Virginia business account number and a Virginia Employment Commission account number. A business using iReg will receive account numbers immediately, compared with approximately 30 days if registering by mail using Form R-1. The iReg service is free, secure, and no software is required. Most new businesses and specialty dealers (excluding businesses such as Avon and Amway) may use this service. iReg is also available for companies with an existing consolidated account number who need to register a new location. To use iReg, go the department's website, click on "Businesses," and then "Register a New Business Online."

Sales and Use Tax

All counties and cities in Virginia levy one percent local sales and use tax. The local tax of 1.0 percent is collected at the same time as the 4.0 percent state tax, making a combined levy of 5.0 percent. Manufacturers receive broad tax exemptions, including all items purchased for use or consumption directly in an integrated manufacturing process. Certified pollution control facilities and equipment used primarily for pollution abatement are exempt.

iFile

Once a business is registered with the Virginia Department of Taxation, it can file and pay most taxes online, including Sales & Use Taxes, Employer Withholding Taxes, Corporate Extension returns and payments, and Corporate Estimated Tax payments. A business may also file and pay Unemployment Taxes with the Virginia Employment Commission through the Department of Taxation website. iFile features real-time filing, around-the-clock filing availability, automatic calculations, confirmations, and several security protocols. iFile maintains a viewable 12-month filing and payment history for businesses paying Sales & Use and Employer Withholding Taxes online. To use iFile, click on "Businesses" and then the appropriate topic, such as "File Sales & Use Tax Online."

For detailed information on comparative tax rates in Virginia localities, please contact:





Virginia Department of Taxation

Office of Customer Services
P.O. Box 1115
Richmond, VA 23218-1115

Location: 3610 West Broad
Richmond, VA 23230

Tel: 804-367-8031
Fax: (540) 540-310-0637

Office Hours: Monday-Friday 8:30 a.m. – 4:30 p.m.

Website: www.tax.state.va.us



STEP ③

SATISFYING LOCAL REGISTRATION REQUIREMENTS

The process moves to local steps that must be fulfilled starting with submitting a business location and obtaining a business license.

Resource Agencies

- 3.1 Department of Planning and Community Development
Approval of Business Location
 - 3.2 Department of Building and Development Services
Occupancy Permit
 - 3.3 Commissioner of Revenue
Business License Application, Licensing for Contractors, Taxes
 - 3.4 Virginia Department of Professional and Occupational Regulation
Licensing for Contractors
-

3.1 Department of Planning and Community Development

Listed below are the requirements for **establishing a business location** in the City of Fredericksburg (Source: City of Fredericksburg; Guide to the Development Process, May 1991):

Certificate of Zoning/Use

Before occupying a new or existing building, all new businesses or changes to existing uses and businesses must obtain a Certificate of Zoning/Use from the Zoning Administrator in the Department of Planning and Community Development. This form certifies that the proposed use or business is permitted within the zoning district. There is no charge for this zoning certification process. Once the Certificate of Zoning/Use is approved, you must then apply for a Business License with the Commissioner of the Revenue's Office.

Home Occupation Permit

Home based businesses are allowed in residences subject to compliance with conditions specified on the Home Occupation Permit Application. Home occupation permit applications must be filed with and approved by the City Zoning Administrator. Copies of the application may be obtained in the Department of Planning and Community Development. The current application fee is \$30.00. Once the application is approved, you must apply for a Business License from the Commissioner of the Revenue's Office.

For further information, contact:





Department of Planning and Community Development

Ray P. Ocel, Jr., Director
P.O. Box 7447
Fredericksburg, VA 22404

Location: 715 Princess Anne Street
Fredericksburg, VA 22401

Tel: 540-372-1179
Fax: 540-372-6412

Office Hours: Monday-Friday 8:15 a.m. – 4:30 p.m.
Website: www.fredericksburgva.gov

3.2 Department of Building and Development Services

Occupancy Permit

Before occupying a building, an Occupancy Permit must be obtained from the City's Building Official, Building and Development Services, Room L6, City Hall.

A \$20.00 certificate of occupancy fee is added to all new construction building permits, so there is no additional fee due at the time the certificate of occupancy is picked up. The only time a certificate of occupancy is required on an existing space is if there has been a change of use. To obtain a certificate of occupancy for an existing space where there has been a change of use, a completed certificate of occupancy application must be submitted to the Department of Building and Development Services. Once the certificate of occupancy has been issued there is a fee of \$20.00 due at the pick up of the occupancy permit.



Department of Building and Development Services

T. Michael Naggs, Director
P.O. Box 7447
Fredericksburg, VA 22404
Location: 715 Princess Anne Street
Fredericksburg, VA 22401

Tel: 540-372-1080
Fax: 540-310-0636

Office Hours: Monday-Friday 8:15 a.m. – 4:30 p.m.
Website: www.fredericksburgva.gov

3.3 Commissioner of Revenue

Business License

Each business operating in the City of Fredericksburg is required to obtain a City of Fredericksburg Business License. After receiving the Certificate of Zoning approval, you then apply for a Business License. Listed below are the steps to determine the cost of your business license.

1. Estimate your gross receipts from time your business opens until December 31.
2. Choose the type of business (example: service, occupation, contractor, retail, professional, etc.) and rate from the business license application to be obtained from the Office of the Commissioner of Revenue.
3. If gross receipts estimate is \$50,000 or less, the business license fee is \$25.00.
4. If gross receipts estimate is \$50,000 - \$200,000, the business license fee is \$25.00 plus rate (determined by business activity, see below) per \$100.00 x's anything over \$50,000.
5. If gross receipts estimate is greater than \$200,000.00, business license fee is strictly rate (determined by business activity, see below) per \$100.00 x's total gross receipt.

HOW TO CALCULATE BUSINESS LICENSE TAX

Up to \$50,000.00 Gross Receipts = \$25.00

\$50,000.00 - \$200,000.00 = \$25.00 + (rate) / \$100 Gross Receipt > \$50,000.00

Greater than \$200,000.00 = (rate) / \$100.00 Gross Receipts

BUSINESS ACTIVITY	RATE
Wholesale merchants	0.05
Contracting, construction work and persons constructing for their own account for sale	0.16
Landlord tax – 1 st \$3,600 exempt	0.16
Retail sales of motor vehicles only and gas station sales of vehicle fuel	0.19
Retail sales including restaurant sales of prepared food, drink, alcoholic beverages, etc. and retail sales through vending machines	0.20
Motor vehicle repair	0.26
Coin operated amusements	0.26
Commission merchants	0.36
Repair, personal and business services and all other business and occupations not listed or excepted	0.46
Financial Services	0.46
Professional services and real estate services	0.58



New businesses must file for a license prior to opening. Initial license period is the 1st day of business until the following December 31st. Zoning approval from the Planning Office is required before a license can be issued. Payment must be made before a person commences business.

Renewal of Business License filing/payment date is March 1st to be paid by March 15th at the office of the Commissioner of Revenue, City Hall, 715 Princess Anne Street, Fredericksburg, VA. Renewal applications are sent out in January of each year by the City's Commissioner of Revenue.

Payments should be made to:

G.M. Haney, **Treasurer**
City of Fredericksburg
P.O. Box 267
Fredericksburg, VA 22404

Business License Tax Exemption

All exempt businesses must have an "Application for Fredericksburg City Business License" on file in the Commission of the Revenue's Office. A business in the City of Fredericksburg may be exempt from Business License Tax if the following applies:

- The business is applying for a Contract/Construction Work Business License and the job in the City is less than \$25,000 and a copy of the Business License from a different locality is on file in the Commissioner of the Revenue's Office.
- The business is a non-profit organization filing with the Internal Revenue Service (IRS) and a copy of its 501(c)(3) is on file in the Commissioner of the Revenue's Office.

Licensing of contractors

The rules regarding the licensing of contractors (all classes) by the City of Fredericksburg vary according to a type, location, and dollar volume. Any contractor or subcontractor applying for or listed as a contractor on a City of Fredericksburg building permit must have a valid City of Fredericksburg Business License.

See Virginia Department of Professional and Occupational Regulation (Sec 3.4) for additional registration requirements for contractors.

Taxes

Local Taxes

The City of Fredericksburg assesses taxes on all real property, individual and business personal property, gross receipts for business license, and local options such as meals, lodging, admissions and cigarettes. Currently, real estate is reassessed every four (4) years. Individual and business personal property which includes motor vehicles, boats, trailers and motor homes will be prorated beginning January 1, 2005. Business personal property on furniture and fixtures, computer equipment, and machinery and tools is not prorated. The depreciation schedule for non-prorated business personal property is listed below.



Real Estate Tax

Nominal Tax rate: \$.89 per \$100 of assessed value

Assessment ratio: 100% of fair market value

Machinery & Tools Tax

Machinery and tool values are based on the original total capitalized costs.

Value used for tax purposes: \$0.80

Assessment Ratio: 90% 1st year to 20% 7+years

Effective Tax Rate/\$100: \$0.72 - \$0.16

The depreciation schedule is as follows:

YEAR	ASSESSMENT RATIO	EFFECTIVE TAX RATE
1 st	90%	\$.72
2 nd	80%	\$.64
3 rd	70%	\$.56
4 th	60%	\$.48
5 th	45%	\$.36
6 th	30%	\$.24
7 th and there after	20%	\$.16

Trucks, Two Ton Or More & Business Furniture – Fixtures Tax

The value of trucks of two tons or more is based on the original cost.

Nominal tax rate: \$2.99 per \$100.00 of assessed value

YEAR	ASSESSMENT RATIO
1 st	90%
2 nd	80%
3 rd	70%
4 th	60%
5 th	45%
6 th	30%
7 th and there after	20%

The value of cars and light trucks (those weighing less than two tons) is based on 90% of retail value in the NADA Official Used Car Guide.

Nominal tax rate: \$2.99 per \$100.00

Effective Tax Rate: \$2.69

Computer Equipment Tax

Nominal tax rate: \$2.99 per \$100.00 of assessed value

YEAR	ASSESSMENT RATIO
1 st	80%
2 nd	60%
3 rd	40%
4 th	20%
5 th	20%
6 th	20%
7 th and there after	20%

Business Tangible Personal Property Tax

New businesses in the City will receive a Business Tangible Personal Property Form from the Commissioner of Revenue Office. The tax is levied on property employed in a trade or business, such as furniture, fixtures, machinery and tools. The City does not prorate personal property tax. If your business opens after the first of the year, you will not pay the tax until the following year. If you do not receive the Business Tangible Personal Property Form by January 1st of the following year after your business opens, please call the Commissioner of Revenue' Office.

Utility Consumers' Taxes

Commercial

Electric.....10% 1st \$2,000.00
 Telephone.....20% 1st \$ 500.00
 Gas.....20% 1st \$ 500.00

Industrial

Electric.....10% 1st \$2,000.00
 Telephone.....20% 1st \$2,000.00
 Gas.....20% 1st \$ 500.00

To Calculate Water/Sewer Charges

1 unit = 100 cu. ft. = 750 gallons

Water Rate \$1.25 per unit Sewer Rate \$2.44 per unit

- | | |
|--|--|
| A. Basic water charge per
meter size _____ | C. Basic sewer charge
per water meter size _____ |
| B. Units of consumption
x water rate (\$1.25) _____ | D. Units of consumption
x sewer rate (\$2.44) _____ |

A + B + C + D = total water/sewer charges _____



METER SIZE	WATER CHARGE	SEWER CHARGE
.625"	\$6.69	\$7.19
.750"	\$8.82	\$9.47
1.000"	\$17.41	\$18.70
1.250"	\$38.66	\$42.01
1.500"	\$38.66	\$42.01
2.000"	\$69.64	\$74.79
3.000"	\$165.04	\$177.25
4.000"	\$278.62	\$299.23

Meals Tax

The City of Fredericksburg imposes a 4.5% tax on all prepared food and beverages (including alcoholic beverages) that are purchased in or from a food establishment, whether prepared in said food establishment or not, and whether consumed on the premises or not. The pamphlet, "Guidelines for Meals Tax on Food and Beverages," presents the regulations regarding meal taxes, remittance, and specific examples of foods that are taxable and non-taxable. The pamphlet is available in the Commissioner of the Revenue's Office.

Businesses charged with collecting Meals Tax need to file a "Meals Tax Registration" form with the Commissioner of the Revenue's Office prior to initiation of the meals tax charge. A set of "Monthly Remittance of Tax on Meals" forms will be mailed to the taxpayer to be used for filing each month. Remittance forms and payment are due on or before the 20th of the month following collection.

Lodging and Transient Occupancy Tax

Every business establishment in the City of Fredericksburg offering lodging for compensation is required to charge a 5% tax on the total paid for the lodging effective July 1, 2004. Businesses charging Lodging Tax need to file with the Commissioner of the Revenue's Office a "Lodging Tax Registration" form prior to initiation of the lodging charge. A set of "Monthly Remittance of Tax on Lodging" forms will be mailed to the taxpayer to be used for filing each month. Remittance forms and payment are due on or before the 20th of the month following collection.

CITY OF FREDERICKSBURG TAX CALENDAR DUE DATES

January 15	4th Quarter State Estimated Tax
February 15	Business Personal Property Returns
March 1	Business License Filing
March 15	Business License Payments
April 15	Vehicle Decals
May 1	State Income Tax Returns
	1st Quarter State Estimated Tax



May 15	Applications for Tax Relief for Elderly and Disabled Individual Personal Property Tax 1st Half Business Personal Property Tax 2nd Half Real Estate Tax
June 15	2nd Quarter State Estimated Tax
September 15	3rd Quarter State Estimated Tax
November 15	2nd Half Business Personal Property Tax 1st Half Real Estate Tax

For additional information about taxes, please contact:

Commissioner of Revenue



Lois Jacobs, Commissioner
P.O. Box 7447
Fredericksburg, VA 22404

Location: 715 Princess Anne Street
Fredericksburg, VA 22401

Tel: 540-372-1004
Fax: 540-372-1197

Office Hours: Monday-Friday 8:15 a.m. – 4:30 p.m.
Website: www.fredericksburgva.gov

3.4 Virginia Department of Professional and Occupational Regulation

All contractors must register their business with the state. To bid on or undertake a job, contractors must possess a contractor's license issued by the State Board for Contractors. For further information, please call:

Virginia Department of Professional and Occupational Regulation



3600 West Broad Street
Richmond, VA 23230

Tel: 804-367-8500

Office Hours: Monday-Friday 8:15 a.m. – 5:00 p.m.
Website: dpor.virginia.gov

STEP ④

SECURING FINANCING

With your business plan in hand, outside financing, if needed, can be pursued. There are no requirements for financing but there are certainly various options/resources that can be pursued.

Resource Agencies

- 4.1 Fredericksburg Financial Institutions
Local businesses supporting local businesses
- 4.2 Rappahannock Economic Development Corporation (REDCO)
Low interest, guaranteed loan programs
- 4.3 Fredericksburg Economic Development Authority (EDA)
Bond issues and local incentives for business
- 4.4 Virginia Small Business Financing Authority (VSBFA)
Financial Assistance for businesses
- 4.5 Virginia Economic Development Partnership
Incentive programs
- 4.6 Virginia Department of Business Assistance
Financing and general business information services, Grants

4.1 Fredericksburg Financial Institutions

Local financial institutions are very involved in and supportive of economic development efforts. Please contact any of the following banks for information concerning your commercial banking needs.

Bank of America

Liz Collier, Manager
1481 Carl D. Silver Parkway
Fredericksburg, VA 22401
Phone: 540-548-2827

Union Bank & Trust

John Neal, President & CEO
2811 Fall Hill Avenue
Fredericksburg, VA 22401
Phone: 540-361-2007

Branch Banking & Trust (BB&T)

Jeff Nicholson, Vice-President
400 George Street
Fredericksburg, VA 22401
Phone: 540-899-0845

Virginia Heartland Bank

Rick Frank, Senior V.P. & Senior Loan Officer
P.O. Box 7267
4700 Harrison Road
Fredericksburg, VA 22408
Phone: 804-633-9883



First Market Bank

Jon Wallace, President
725 Jackson Street, Suite 209
Fredericksburg, VA 22401
Phone: 540-372-3497

National Bank of Fredericksburg

William B. Young, President
P.O. Box 7207
Fredericksburg, VA 22401
Phone: 540-899-3200

Patriot Bank

Bill Oeters, Vice President
1204 Bragg Road
Fredericksburg, VA 22407
Phone: 540-373-0654

Wachovia

Mark Loncar, Fredericksburg Area
President
614 Princess Anne Street
Fredericksburg, VA 22401
Phone: 540-899-0123

Cardinal Bank

Kathy Rudman, Assistant Manager
501-C Jefferson Davis Highway
Fredericksburg, VA 22401
Phone: 540-899-7799

Millenium Bank

Teri Tosti, Vice President
2217 Princess Anne Street
Suite 212-1
Fredericksburg, VA 22401
Phone: 540-373-6470

4.2 Rappahannock Economic Development Corporation (REDCO)

REDCO, a non-profit corporation, was founded in 1984 and designated as a Certified Development Company to market, originate and service loans made through the United States Small Business Administration's 504 Loan Program. The 504 Loan Program is able to offer small businesses long term, fixed rate financing for business expansion throughout the Fredericksburg Region.

REDCO is a second trust lender, that works with traditional first trust lenders such as banks. REDCO may participate in any size project; however, the REDCO portion is limited to 40 percent of the total eligible project costs. REDCO's loan limit is \$1 million but may go as high as \$1.3 million if certain Small Business Administration public policy goals are met. REDCO'S minimum loan size is \$50,000. A typical 504 project has a minimum down payment or owner's equity contribution of 10 percent, the remaining 90 percent of the total eligible project costs are split between REDCO 40 percent and the first trust lender 50 percent. The down payment will increase if the business is a start up (an additional five percent is required) or if the real estate is considered special use/single purpose (an additional five percent is required).

The 504 is primarily used for the acquisition of long-term fixed assets such as real estate and certain types of machinery and equipment.

For additional information about the SBA 504 Loan Program in the Fredericksburg Region, please contact:





Rappahannock Economic Development Corporation (REDCO)

Robert B. Burke, Jr., *Program Manager*
P.O. Box 863
Fredericksburg, VA 22404

Location: 3304 Bourbon Street, 3rd Floor
Fredericksburg, VA 22408

Tel: 540-373-2897
Fax: 540-899-4808

Office Hours: Monday-Friday 8:30 a.m. – 4:30 p.m.
Website: www.redco504.org

4.3 Fredericksburg Economic Development Authority (EDA)

Fredericksburg Economic Development Authority (EDA) promotes the development of industry and trade in the City of Fredericksburg. The Authority has the ability to acquire, own, lease, and dispose of properties, make loans to promote industry, and develop trade by providing incentives to manufacturing, industrial, governmental, nonprofit and commercial enterprises, and institutions of higher education to locate or remain in the City. Additionally, the Economic Development Authority seeks new business opportunities for the community and may assist with financing options.

The Economic Development Authority issues bonds to help finance privately owned or operated facilities for manufacturing firms and nonprofits. The authority issuing these bonds acts as a conduit to allow a private borrower to take advantage of this financing opportunity. The private borrower, however, is responsible for finding an investor/lender and for negotiating the terms of the bonds.



Fredericksburg Economic Development Authority

Mary Jane O'Neill, *Chairperson*
706 Caroline Street
Fredericksburg, VA 22401

Tel: (540) 372-1216 or (800) 260-3646
Fax: (540) 372-6587

4.4 Virginia Small Business Financing Authority (VSBFA)

Virginia Small Business Financing Authority (VSBFA) is staffed by the Financial Services division of the Virginia Department of Business Assistance. VSBFA is the conduit



through which the Department of Business Assistance provides financial assistance to businesses. Listed below are some of the programs that they provide:

Industrial Development Bond Program

This program is for companies seeking to finance new manufacturing plants or improvements to existing manufacturing plants. Through the use of industrial development bonds a company can obtain long-term financing at favorable interest rates. An Industrial Development Bond (IDB) is a form of tax-exempt municipal bond issued by a state or local government entity to finance the acquisition, construction or equipping of a facility. An IDB may be issued by a local Industrial Development Authority or the Virginia Small Business Financing Authority.

Umbrella Bond Program

The Umbrella Industrial Development Bond (IDB) Program provides a means for firms to sell their IDBs in the tax-exempt bond market. Through this program, creditworthy IDB projects are brought under an umbrella of standard documentation and uniform credit enhancement, enabling an offering to be made to sell the bonds.

Loan Guaranty Program

Through this program, the Virginia Small Business Financing Authority will guarantee a portion of a loan or line of credit extended by a commercial bank to a qualified Virginia business. With a guaranty from VSBFA, the bank benefits by reducing its risk in lending to the business.

Economic Development Loan Fund

The Economic Development Loan Fund provides fixed asset financing to new and expanding industries that are creating new jobs or saving “at risk” jobs. Funds can be used for the acquisition of land and buildings, construction of improvements to facilities and the purchase of machinery and equipment.

For additional information, please contact:



Virginia Small Business Financing Authority

707 East Main Street, Suite 300
Richmond, VA 23219

Tel: 804-371-8131
Fax: 904-225-3384

Office Hours: Monday-Friday 8:00 a.m. – 5:00 p.m.
Website: www.dba.state.va.us



4.5 Virginia Economic Development Partnership

The Commonwealth of Virginia provides significant and comprehensive business incentives that encourage the recruitment and expansion of business and industry. Capital access programs for growth and expansion include: the Virginia Economic Development Revolving Loan Fund, Industrial Development Bonds, Umbrella IDB Program, Export Financing Assistance Program, Loan Guaranty Program, and Governor's Opportunity Fund.

For additional information about Virginia's business incentives and resources, please contact:



Virginia Economic Development Partnership

Mark Kilduff, *Director*
P.O. Box 798
Richmond, VA 23218


Location: 901 E. Byrd Street
Richmond, VA 23219

Tel: 804-371-8100
Fax: 804-371-8185

Office Hours: Monday-Friday 8:00 a.m. – 5:00 p.m.
Website: www.yesvirginia.org

4.6 Virginia Department of Business Assistance

Virginia Department of Business Assistance provides individuals with assistance in answering specific business questions along with information on incentives, financing, workforce training, and other resources to ensure business prosperity in the State of Virginia. To access services of the Department of Virginia Business Assistance, call the VA Business Information Center toll free 1-866-248-8814 or e-mail vbic@dba.virginia.gov.



Virginia Department of Business Assistance

P.O. Box 446
Richmond, VA 23218-0446

Location: 707 East Main Street, Suite 300
Richmond, VA 23218-0446

Tel: (804) 371-8131
Fax: (804) 371-2142

Office Hours: Monday-Friday 8:15 a.m. - 4:30 p.m.
Website: www.dba.state.va.us



STEP 5

SELECTING A BUSINESS LOCATION

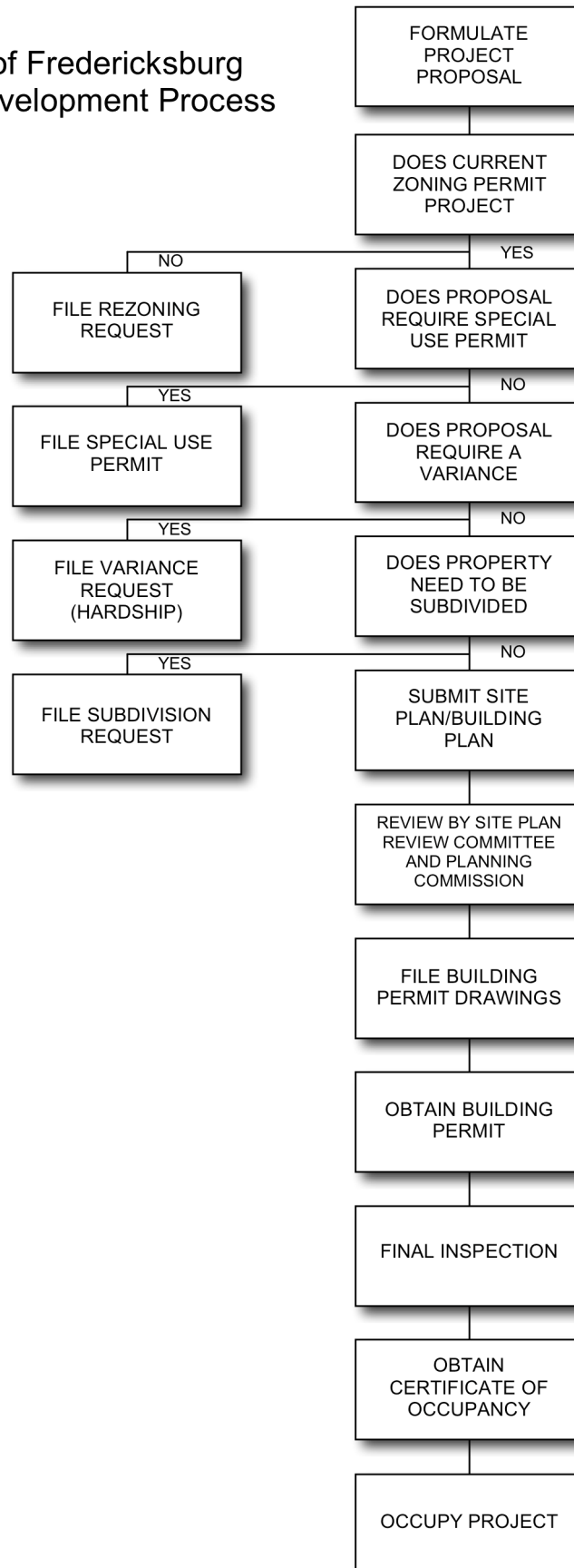
The cliché of location, location, location continues to hold true. Various departments in the City of Fredericksburg can assist your business in finding the most effective location and going through the development process.

Resource Agencies

- 5.1 Department of Planning and Community Development
Special use permits, Sign permits, Zoning
 - 5.2 Department of Building and Development Services
Site plan process, Building permits, Sign permits
-



City of Fredericksburg The Development Process



(Source: City of Fredericksburg: Guide to the Development Process, May 1991).
This development process contains brief descriptions of each of the major development processes in the City of Fredericksburg.

5.1 Department of Planning and Community Development

For information concerning the following, please contact the Department of Planning and Community Development:

- Special Use Permits
- Rezoning
- Variances
- Architectural Review Board
- Historic District
- Wetlands Board
- Floodplain District
- Home Occupations
- Certificates of Zoning/Use

Sign Permit

All signs require permits before placement or construction. The design of the planned signs must conform to the City's Sign Ordinance. In addition, all signs within the Old and Historic Fredericksburg District must receive a Certificate of Appropriateness from the Architectural Review Board before a sign permit can be issued. For more information concerning signage, contact the Department of Planning and Community Development.



Department of Planning and Community Development

Ray P. Ocel, Jr., *Director*
P.O. Box 7447
Fredericksburg, VA 22404

Location: 715 Princess Anne Street
Fredericksburg, VA 22401

Tel: 540-372-1179
Fax: 540-372-6412

Office Hours: Monday-Friday 8:15 a.m. – 4:30 p.m.
Website: www.fredericksburgva.gov

5.2 Department of Building and Development Services

For information concerning the following, please contact the Department of Building and Development Services:

- Site Plan Process
- Subdivision Plans
- Erosion/Sediment Control
- Grading Permits
- Building Permits
- Sign Permits

Building Permit Process

Whenever a property owner or other authorized person wishes to construct a new building or make additions to an existing structure, you must first apply for a Building Permit and have the permit approved.

You must submit a completed building permit application and plans if required to the Department of Building and Development Services, Room L6, City Hall. The Department of Building and Development Services will not accept any applications for building permits without payment of water/sewer fees and an approved site plan, where applicable. The following requirements must be met before the issuance of a building permit:

1. Any required bond or acceptable surety to the City must be posted.
2. A Land Disturbance Permit must be obtained if greater than 10,000 square feet of land is to be cleared or disturbed.
3. A lot grading plan is required for grading of any land area greater than 10,000 square feet.
4. A pre-construction meeting is held with the Office of Building and Development Services staff to ensure that the applicant understands all requirements of the City concerning the proposed development or building.

When the Department of Building and Development Services determines that all the above requirements have been sufficiently met, a building permit will be issued.

NOTE: A proposed change of use or change in use group of a building may require that such building be brought up to current building codes, including handicapped accessibility provisions.





Department of Building and Development Services

T. Michael Naggs, *Director*
P.O. Box 7447
Fredericksburg, VA 22404

Location: 715 Princess Anne Street
Fredericksburg, VA 22401

Tel: 540-372-1080
Fax: 540-310-0636

Office Hours: Monday-Friday 8:15 a.m. – 4:30 p.m.
Website: www.fredericksburgva.gov



STEP ⑥

MARKETING YOUR BUSINESS

As your business prepares to open it is critical that promotions grab attention from partners and customers alike to assist in creating maximum transactions. There are several organizations in Fredericksburg that can assist in marketing of your business.

Resource Agencies

- 6.1 Department of Tourism and Business Development (TBD)
Tourism outreach/marketing strategy
- 6.2 Fredericksburg Regional Chamber of Commerce
Business advocate for the area
- 6.3 Downtown Retail Merchants, Inc. (DRMI)
Downtown's business outreach

6.1 Department of Tourism and Business Development (TBD)

The Department of Tourism and Business Development works to promote Fredericksburg as a tourism destination. If your business is tourism oriented there may be opportunities for listings in travel guides and websites. Additionally, free consultation is offered by this department to local businesses seeking new markets or additional business.



Department of Tourism and Business Development

David C. Holder, Director
706 Caroline Street
Fredericksburg, VA 22401

Tel: 540-372-1216 or (800) 260-3646
Fax: 540-372-6587

Office Hours: Monday-Friday 8:15 a.m. – 4:30 p.m.

E-Mail: dholder@fredericksburgva.gov
Website: www.fredericksburgva.gov

6.2 Fredericksburg Regional Chamber of Commerce

The Fredericksburg Regional Chamber of Commerce is the primary leader and advocate for the business community to ensure preservation of a healthy and diverse business




environment and community-at-large. The Fredericksburg Regional Chamber of Commerce also serves as a catalyst in making the Fredericksburg Region a business location. Whether you are a new or an established business, Chamber membership benefits its regional members by providing several opportunities to network and interact with nearly 1200 community and business leaders. Communicating with fellow members on a regular basis throughout the region enables you to personally market your business as you establish and strengthen relationships.

Chamber membership also enables you to take direct advantage of several benefits such as having access to various print and electronic publications, linking your business to the Chamber's website, and providing opportunities for services and marketing of your business coupled with offering educational and professional development. The Chamber offers savings benefits for health insurance coverage, member-to-member discount programs, discounts to Chamber events and low-cost advertising in Chamber publications.

Finally, the Chamber advocates and plays an active role in the local and state legislative arena as well as growing partnerships with several economic development organizations resulting in a more favorable and prosperous business climate in the region.

For more information call or write:

Fredericksburg Regional Chamber of Commerce	
	<p>Linda Worrell, President P.O. Box 7476 Fredericksburg, VA 22404</p>
	<p>Location: 2300 Fall Hill Avenue, Suite 240 Fredericksburg, VA 22401</p>
	<p>Tel: (540) 373-9400 Fax: (540) 373-9570</p>
	<p>Office Hours: Monday-Friday 8:00 a.m. - 5:00 p.m.</p>
	<p>Website: www.fredericksburgchamber.org</p>

6.3 Downtown Retail Merchants, Inc.

Downtown Retail Merchants, Inc. (DRMI) is a not-for-profit corporation funded by its members through dues, fundraising efforts, and further supported by matching marketing funds from the City of Fredericksburg. DRMI represents the Old Town shops and restaurants of Fredericksburg and works to improve the Historic Fredericksburg Business District. DRMI membership benefits include the following:

- Opportunities to network and interact with downtown businesses



- Cooperative advertising
- Affiliation with the Fredericksburg Regional Chamber of Commerce
- Participation in forums on issues affecting downtown
- Advocates and plays an active role in the local arena

For more information call or write:

Downtown Retail Marketing, Inc.

Darlene Sanchez, *Membership Chair*
P.O. Box 8409
Fredericksburg, VA 22404

Tel: (540) 371-7783

Website: www.historicfredericksburgvirginia.com



GENERAL INFORMATION



CITY GOVERNMENT

City Hall, 715 Princess Anne Street, P.O. Box 7447, Fredericksburg, VA 22404-7447

CITY COUNCIL

Thomas J. Tomzak, M.D., Mayor
Thomas P. Fortune, M.D., Ward 1
William C. Withers, Jr., Vice Mayor, Ward 2
Matthew J. Kelly, Ward 3
Hashmel C. Turner, Jr., Ward 4
Deborah L. Girvan, At-Large
Kerry P. Devine, At-Large

CITY MANAGER

Phillip L. Rodenberg

CITY DEPARTMENTS

City Manager's Office

Phillip L. Rodenberg, City Manager
Beverly R. Cameron, Assistant City Manager
715 Princess Anne Street, Room 203
P.O. Box 7447, Fredericksburg, VA 22404

(540) 372-1010
FAX: (540) 372-1201
Office Hours: M-F
8:15 a.m. – 4:30 p.m.

Building and Development Services

T. Michael Naggs, Director
715 Princess Anne Street, Room L6
P.O. Box 7446, Fredericksburg, VA 22404

(540) 372-1080
FAX: (540) 310-0636
Office Hours: M-F
8:15 a.m. – 4:30 p.m.

Fire

Edwin L. Allen, Jr., Chief
601 Princess Anne Street
Fredericksburg, VA 22404

(540) 372-1059
FAX: (540) 372-1050
Office Hours: M-F
8:15 a.m. – 4:30 p.m.

Fiscal Affairs

Clarence A. Robinson, Director
715 Princess Anne Street, Room 114
P.O. Box 7447, Fredericksburg, VA 22404

(540) 372-1017
FAX: (540) 372-1215
Office Hours: M-F
8:15 a.m. – 4:30 p.m.



Parks, Recreation, and Public Facilities

Robert K. Antozzi, Director
Dorothy Hart Community Center
408 Canal Street, Fredericksburg, VA 22401

(540) 372-1086
FAX: (540) 372-3475
Office Hours: M-F
8:00 a.m. – 5:00 p.m.

Community Center Hours

M-F 8:30 a.m. – 9:30 p.m.
Saturday 9:00 – 1:00 p.m.

Registration: M-F

9:00 a.m. – 9:00 p.m.

Personnel

Stacy M. Beverly, Senior Personnel Specialist
715 Princess Anne Street, Room 217
P.O. Box 7447, Fredericksburg, VA 22404

(540) 372-1028
FAX: (540) 372-1201
Office Hours: M-F
8:15 a.m. – 4:30 p.m.

Planning and Community Development

Raymond C. Ocel, Jr., Director of Planning and
Community Development
715 Princess Anne Street, Room 209
P.O. Box 7447 Fredericksburg, VA 22404

(540) 372-1179
FAX: (540) 372-6412
Office Hours: M-F
8:15 a.m. – 4:30 p.m.

Police

David W. Nye, Chief
615 Princess Anne Street
P.O. Box 828, Fredericksburg, VA 22404

(540) 372-1047
FAX: (540) 372-1108
Office Hours: M-F
8:30 a.m. 4:30 p.m.

Public Works

Doug Fawcett, Director
715 Princess Anne Street, Room L6
P.O. Box 7447, Fredericksburg, VA 22404

(540) 372-1023
FAX: (540) 372-1158
Office Hours: M-F
8:15 a.m. – 4:30 p.m.

Social Services

Janine M. Sewell, Director
608 Jackson Street
P.O. Box 510, Fredericksburg, VA 2240

(540) 372-1032
FAX: (540) 372-1157
Office Hours: M-F
8:15 a.m. – 4:30 p.m.

Tourism and Business Development

David C. Holder, Director
706 Caroline Street
Fredericksburg, VA 22401

(540) 372-1216
FAX: (540) 372-6587
Office Hours: M-F
8:15 a.m. – 4:30 p.m.

Transit (FRED Bus Service)

Kathleen M. Beck, Transit Manager
1400 Jefferson Davis Highway
Fredericksburg, VA 22401

(540) 372-1222
FAX: (540) 370-1637
Office Hours: M-F
7:30 a.m. – 8:30 p.m.
Office Hours: Sat-Sun
8:00 a.m. – 4:00 p.m.



Utility Billing Office (Fiscal Affairs Dept.)
Clarence A. Robinson, Director
715 Princess Anne Street, Room 113
P.O. Box 7447, Fredericksburg, VA 22404

(540) 372-1182
FAX: (540) 372-1215
Office Hours: M-F
8:15 a.m. – 4:00 p.m.

Last Updated: 12/15/04

